

CONTACT UNITED HEALTHCARE FOR YOUR PREMIUM AMOUNT

1. Age 65 and Older Only:

- a) Enrollment Discount Eligibility – You are eligible for the Enrollment Discount if your age on your plan effective date is:
65 to 67 OR
68 to 74 AND your plan effective date is within 3 years of your Medicare Part B effective date, OR
68 to 74 AND your plan effective date is 3 or more years, but less than 6 years from your Medicare Part B effective date AND you do not have any medical conditions that qualifies for the Level 2 Rate.

Applicants age 75 and over are **not** eligible for the Enrollment Discount.

The Enrollment Discount - The first-year discount percentage and the duration of the discount program will vary based on your age as of the plan effective date (see below). The discount percentage amount changes on the anniversary date of the plan as members move through the discount program, reducing by 3% after each 12 month period until the discount decreases to 0% when you will pay the standard rate (contact the company for the standard rate).

<u>Age</u>	<u>Discount %</u>
65	30%
66	27%
67	24%
68	21%
69	18%
70	15%
71	12%
72	9%
73	6%
74	3%
75+	0%

- b) If you are age 75 or over and your plan effective date is within 3 years of your Medicare Part B effective date, **OR** your plan effective date is 3 or more years but less than 6 years from your Medicare Part B effective date **AND** you **DO NOT** have any medical conditions that qualify for the Level 2 Rate, you will pay the standard rate (contact the company for the standard rate).
- c) If your plan effective date will be 6 or more years from your 65th birthday or Medicare Part B effective date, if later, and you **DO NOT** have any medical conditions that qualify for the Level 2 Rate, you will pay the Level 1 Rate (contact the company for the Level 1 Rate).
- d) If your plan effective date will be 3 or more years from your 65th birthday or Medicare Part B effective date, if later, and you **DO** have medical conditions that qualify for the Level 2 Rate, you will pay the Level 2 Rate (contact the company for the Level 2 Rate).

2. Guaranteed Issue Situations - In Guaranteed Issue Situations 1) companies cannot turn you down for Medigap Plans A, B, C, F, K, or L (Plan N will also be offered by the company) because of poor health, and 2) must cover all of your pre-existing conditions, and 3) can't charge you more for the policy because of past or present health problems. (See Medicare Publication No. 02110, *Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare* for a list of the Guaranteed Issue Situations).